

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Robert J. Polilli, et al.
Serial No. : 10/723,996
Filed : November 26, 2003
Title: METHODS AND SYSTEMS FOR PROVIDING
JUVENILE LIFE INSURANCE PRODUCT WITH
PREMIUM WAIVER FEATURES
Group Art Unit : 3626
Examiner : Kristine K. Rapillo
Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action dated August 19, 2009, Applicants submit
the following:

Amendments begin on page 2 of this paper; and

Remarks begin on page 5 of this paper.